

Checking Account Features

Instant Issue Visa Debit Card

No more waiting weeks to receive your debit card. With Instant Issue, your debit card is ready for you the same day you open your checking account. Plus, choose from a variety of designs to personalize the look of your debit card.

Online Banking

Check your account balance, make transfers, view check copies, pay your USCCU loan, all from the comfort of your home. And the best part is it's FREE! Do all this and more 24/7.

Online Bill Payment

With USCCU Online Bill Pay, set up your bills to pay when you want them to. Pay bills immediately or schedule them to be paid in the future—it's up to you. Online Bill Pay is a secure way to pay your bills right from your computer.

Mobile App

Check your account, review recent transactions, pay bills, deposit checks, transfer money from your account at another financial institution, and send or request money from your friends, all using the USCCU Mobile App.

External Transfer

Transfer money between your USCCU account and your account at another financial institution. Available in Online Banking and Mobile App.

Send Money with Zelle®

Introducing Zelle® – a fast, safe and easy way to send money in minutes¹ to friends, family and others you trust, right from the US Community Credit Union mobile app. *Zelle* makes it easy to send money to, or receive money from, people you trust – no matter where they bank².

1. Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with *Zelle*.
2. Must have a bank account in the U.S. to use *Zelle*.
Zelle and the *Zelle* related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



US Community
CREDIT UNION

values you can trust

For branch locations
visit our website www.usccu.org
or call us at **615-256-8712**.

MAILING ADDRESS

P.O. Box 140570
Nashville, TN 37214

ACCOUNT INFORMATION LINE:

615-256-8712; 1-800-304-3436

24-HOUR TELEPHONE TELLER:

615-256-2066; 1-877-899-9088

24-HOUR PERSONALIZED LENDING:

1-800-811-9742

WEB SITE:

www.usccu.org



FEDERALLY INSURED BY NCUA

EQUAL HOUSING LENDER
NMLS ID: 363210



USCCU_4_2020



US Community
CREDIT UNION

Checking Accounts

The Power of knowing what matters to you.
The Power of working together.



USCCU Preferred Member Discount Package

Members who participate in the Preferred Member Discount program have access to the following benefits* for \$4 per month!

- \$10,000 Accidental Death and Dismemberment Insurance¹
(Coverage divides equally on joint accounts and reduces by 50% at age 70)
- Debit Advantage[®] Buyer's Protection & Extended Warranty¹
(Item(s) must be purchased entirely with eligible account)
- Cash Back Member Rewards*
(Additional terms and conditions may apply)
- Travel and Leisure Discounts*
- Discounted Theme Park and Movie Tickets*
- Prescription Drug Plan*
(This is NOT insurance)
- Vision Plan* (This is NOT insurance)
- Easy Access of Benefits - Online and Mobile App

Plus other money-saving benefits and services!

*Some benefits require registration/activation.

¹Special Program Notes: The descriptions herein are summaries only and do not include all terms, conditions, and exclusions of the Benefits described. Please refer to the actual Guide to Benefit and/or insurance documents for complete details of coverage and exclusions. Coverage is offered through the company named in the Guide to Benefit or on the certificate of insurance.

Insurance Products are not insured by the NCUA or any Federal Government Agency; Not a deposit of or guaranteed by the Credit Union or any Credit Union Affiliate.

Checking Accounts

US Community Credit Union offers everything you need in a checking account and more. From online access, to check writing, to a wide variety of ATM networks, we have you covered! Stop by one of our branches and apply today. For more information give us a call at 615-256-8712, or visit us online at www.usccu.org.



	It's On US Checking	Six Star Checking	Scholars Checking
Minimum Initial Deposit	\$25	\$50	\$25
Monthly Account Fee	None	None	None
Standard Features			
Free Visa Debit Card ¹	Yes	Yes	Yes
Overdraft Protection ¹	Yes	Yes	Yes
No Annual Fee Visa Credit Card ²	Yes	Yes	Yes
Free 24 Hour Telephone Teller	Yes	Yes	Yes
Free e-Statements	Yes	Yes	Yes
Free Online Banking	Yes	Yes	Yes
Courtesy Pay ³	Yes	Yes	No
Unlimited Check Writing	Yes	Yes	Yes
IDProtect ^{®4} - Identity Theft Monitoring and Resolution Service	Yes \$2.95 Per Month	Yes \$2.95 Per Month	Yes \$2.95 Per Month
Enhanced Features			
Pays Dividends	No	Yes Earn Certificate Like Rates when you meet the monthly eligibility requirements. ⁵	No
Free Checks	No	No	1st Order Free
Free Money Orders	No	Yes Two Free Per Month	No
Free Cashier's Checks	No	Yes Two Free Per Month	No
Other			Transfers to It's On US Checking at age 24
Optional Features			
Bill Pay ⁶	Yes	Yes	Yes
Zelle ⁶	Yes	Yes	Yes
External Account Transfers ⁶	Yes	Yes	Yes

Add Preferred Members Discount, and its package of benefits, to any of our checking or savings accounts for \$4 per month!

1. Subject to approval. 2. Subject to credit approval. 3. Courtesy Pay is subject to 60 day waiting period for new accounts and member must meet Courtesy Pay Qualifications. Ages 17 and under not eligible. 4. Some benefits require registration and activation. IDProtect is a personal identity theft protection service available to personal checking account owner(s) and their joint account owners. Service is not available to a "signer" on the account who is not an account owner. 5. Six Star Checking monthly eligibility requirements are as follows: Use e-Statements, perform 10 or more debit card transactions, login to FREE Online Banking, have a direct deposit or ACH debit. 6. Check the Fee Schedule for any costs associated with these products.